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ABSTRACT

The program notes were prepared to accompany the television series "New Wrinkles on Retirement." The eight units in the series are: facing inflation, which covers the decreasing value of the dollar, transportation costs, medical expenses, cutting expenses, family budgeting, investments, and places to live; vigor regained, which covers exercise and other health practices, good nutrition, and regular health checkups; a time to learn and a time to play, which covers constructive activity and hobbies, helping others, political involvement, and learning for pleasure; marriage and love, which covers marriage structure and function, relationships with children, adjustment to new roles, and mutual understanding; confronting loss, which covers loss of a spouse, loneliness, widowhood, and remarriage; your legacy, which covers wills and estates, trusts and insurance, and legal problems in retirement; quacks and frauds, which covers avoiding con-men and not being victimized by crime; and maintaining happiness, which covers keeping a healthy outlook on life and maintaining mental and physical health. Two appendixes are included: one, a bibliography of selected sources of information and the other, a list of places to live. (JR)

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PROGRAM NOTES

Prepared to accompany the television series

New Wrinkles on Retirement

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FOREWORD

New Wrinkles on Retirement is a series of films designed for broadcast on educational television or for classroom use. There are eight half-hour programs in the series, each one dealing with a different issue confronting the retired person or person who is planning for retirement. The series is being introduced over originating station WGTV Athens/Atlanta, and over the statewide Georgia educational television network, during the months of April and May, 1975. It will be available for educational purposes in either a video tape of a 16 millimeter color film format for future use.

Acknowledgements should go to Dr. James A. Peterson of the Andrus Gerontology Center at the University of Southern California who is the host of the series, and to Jeff Glasserow, the WGTV producer/director of the series at the University of Georgia. Special thanks are extended to Bob Wray, who wrote the major part of this program guide, appeared in five of the programs, and who in his retirement has given us a new understanding of what it means to stay active.

These programs have been produced by the Georgia Center for Continuing Education under a grant from the Administration on Aging, U. S. Department of Health, Education, and Welfare.

Persons interested in obtaining the television series or additional copies of the Program Notes should address their inquiries to me at the Georgia Center for Continuing Education, University of Georgia, Athens, Georgia 30602.

—James A. Thorson
Project Director

INTRODUCTION

It is generally agreed that people who have planned for retirement are better adjusted to retirement than those who have not planned ahead, even if they change their plans.

It is also recognized that people are extremely individualistic and that no two persons have had exactly the same pre-retirement experiences or are likely to have the same experiences during the retirement phase of life.

Each of the eight major topics presented in this series is important, but so are other topics, and all deserve more attention than can be given to them in an educational experience via television. It is anticipated that many viewers will be encouraged to seek more information on how to prepare for retirement, the problems encountered by retired persons, and the alternative solutions to be considered.

A book by Thomas Collins, **The Complete Guide to Retirement**, is suggested as a primary source of information to supplement what is provided in this TV series. Other sources of information can be found in Appendix I of these **Program Notes**.

Robert P. Wray

UNIT I. FACING INFLATION

Topics to be covered in this session are:

- The decreasing value of the dollar and rising costs
- Transportation needs and costs
- Medical expenses
- How to cut expenses
- Family budgeting
- Investments
- Places to live

Refer to Chapters 1, 2, 3, 4, and 11 of *The Complete Guide to Retirement*.

A family budget is essential to all financial planning, including adjustments due to inflation. Except for persons who have some investments which are on reserve for a "rainy day," inflation will require a lowering of one's standard of living. For a few people this can be accomplished with little pain by eliminating expenditures usually associated with wealth, such as extensive travel, high-priced cars, and living in plush resorts.

Most people, however, will find it necessary to lower their standard of living by eliminating some expenditures and reducing others. Where one lives can be a major factor in such decisions. An even more complete range of places to live than the choices listed on page 54 of *The Complete Guide to Retirement* is given in Appendix II at the end of these notes.

The alternative to reduced expenditures is more income from such sources as a job—usually part-time—for retired people or their spouses, or an increase in pensions from former employers and Social Security. The retired person is fortunate if the pension income is increased to keep pace with inflation.

Medical expenses, especially unpredictable ones, are a special concern of retired persons. There is little that one can do to reduce them. In the absence of increased income, insurance is a necessity. Here, again, the retired person is fortunate if the former employer makes basic medical insurance available to former employees at little or not cost.

As a last resort, a person who is unable to pay for medical care, as well as basic living requirements, can seek help from public agencies. Medicaid is now available in most states.

All persons now approaching retirement age should be certain to check with the local Social Security Office several months before retirement to be sure they are signed up for Medicare and other benefits.

UNIT II. VIGOR REGAINED

Topics to be covered in this session are:

- Exercise and other health practices
- Good nutrition
- Regular health checkups

Refer to Chapters 7 and 8 in *The Complete Guide to Retirement*.

Good health is an active state of physical and mental well-being. Muscles were designed to be used, and if not used, they lose their strength. Exercise of the joints helps slow down the onset of arthritis. The brain is stimulated as it is fed more oxygen during exercise, and the heart and lungs become more vigorous. Pleasant fatigue is conducive to peaceful sleep. Exercise often serves as an antidote to nervous tension and worries.

An activity that involves as many different muscles as possible is preferable. Swimming and bicycling are excellent. It is generally agreed that vigorous walking is the most convenient and effective exercise. The advice of a physician should be secured on matching exertion with physical condition and age.

Normal dietary requirements are the same for older adults as for younger ones, except fewer calories are needed. Vitamin supplements are usually not necessary. In case of doubt, a physician should be consulted.

Regular medical checkups are the best bargain in health care. Cataracts and glaucoma can lead to serious impairment of vision, even blindness, if not treated. Many conditions causing a decline in hearing can be treated successfully if detected early enough. Don't just take the advice of a hearing aid salesman. See a physician—a qualified hearing specialist—if you think you are having hearing problems. Two final words of advice: it's never too late to stop smoking or to lose weight, and vigor can be maintained with proper diet and exercise.

UNIT III. A TIME TO LEARN AND A TIME TO PLAY

Topics covered in this session are:

- Constructive activity and hobbies
- Helping others
- Political involvement
- Learning for pleasure

Refer to Chapters 10 and 11 in *The Complete Guide to Retirement*.

A change from the use of what was "work hours" to the use of "leisure hours" isn't always easy. Success depends on planning ahead. Shall it be rocking, fishing, more education, travel, politics, or even a new career? Shall the new career be for pay or as a volunteer who shares his leisure time, talent, and knowledge in helping others?

The mechanic who had needed the pay from a regular job may take on a part-time job or open his own shop; a hobby may become a business; an accountant may become the treasurer of his church; or a teacher may help disadvantaged children as a volunteer in a public or private agency. If you need a starter, talk with retired friends who are keeping busy and visit community organizations that serve the elderly, the blind, the retarded, and the ill.

The success of a hobby, as with other successes, depends to a large extent on keeping physically fit. Thus various forms of exercise, such as walking, swimming, bicycling, boating, and golfing serve both as hobbies and as health builders. Hobbies can be very useful in retirement if you have something that is meaningful to you and not just busywork.

Education can be continued into retirement. You might even wish to go back to college—perhaps to pick up work on a degree that was postponed long ago. Research has shown that the ability to learn does not decline with age, but that some forms of intelligence, such as verbal skills, improve throughout the lifespan.

UNIT IV. ° MARRIAGE AND LOVE

Topics covered in this session are;

- Marriage structure and function
- Relationships with children
- Adjustment to new roles
- Mutual understanding

Refer to Chapters 5 and 6 in **The Complete Guide to Retirement.**

Persons of retirement age have seen many changes in our society over the course of a lifetime, from the horse and buggy to rockets to the moon. Persons who have maintained a marriage over the course of these years—some over a Great Depression and one or even both World Wars—have confronted stresses and adventures together that have forged a life-long bond. Other married persons approach retirement not with a strengthened relationship, but with conflict. Some may even face a retirement divorce.

People can grow apart from each other after the children leave home, especially if they have no similar experiences or things in common to talk about. A frequent problem is for women to adjust to having their husband at home, sometimes in the way and underfoot, 24 hours a day. A woman whose time has been devoted to raising a family will have to learn to find other meaningful things to do. Couples often need to get to know one another again during the retirement years. It is always helpful to develop mutual interests in order to stay happy.

Despite these problems, research has shown that married persons at all age levels express a higher life satisfaction rating than do single, widowed, or divorced persons. Indeed, married persons enjoy a longer life expectancy than do those who are not married. Certainly a lasting relationship offsets loneliness and insecurity.

UNIT V. CONFRONTING LOSS

Topics covered in this session are:

- Loss of a spouse and loneliness
- Widowhood and remarriage

Refer to Chapters 9 and 12 in **The Complete Guide to Retirement.**

Despite the decrease in the work week and the fact that people now retire at a younger age and, on the average, live longer than did our parents and grandparents, many persons must contemplate years of leisure time alone. It is a fact that women live about seven years longer than men, and that in most marriages the man is several years older than the wife. The result is that many people enter the retirement years as widows. At age 65, there are about 140 women living for every 100 men. Remarriage is the answer for some but not, obviously, for everybody.

A frequent problem is that survivors often have never planned or spoken to their mates about the eventuality of death. Funerals, during a time of stress and, perhaps, guilt, can grow into elaborate and expensive affairs. Often the best way to prevent this from happening is to let your spouse know what your wishes are in the event of your death. A Living Will—a statement of your wishes for donation of organs, maintenance of life, and funeral plans—can help to guide your mate in doing the right thing.

The loss of a spouse is in itself a serious stress. It is probably not a good idea for the widow or widower to undertake any other stressful activities—such as moving the household—during the months immediately after the loss of a mate.

UNIT VI. YOUR LEGACY

Topics covered in this session are:

- Wills and estates
- Trusts and insurance
- Legal problems in retirement

Refer to Chapter 9 in **The Complete Guide to Retirement.**

Although a person has made decisions on how to manage money before and during retirement, one can be faced with other financial decisions. Whether there is much or little property, the only way to be sure of the distribution of items such as land, stocks, bonds, cash, or things with sentimental value is to prepare a will in proper legal form that indicates what person or organization is to receive each specific item. In the absence of a will, even your best friend or favorite charity may not get one cent or that minor family heirloom. Since time of death is impossible to predict, the preparation of a legal will is not a job to be delayed or to be done by oneself on a form purchased at the newsstand. You have probably purchased life insurance in the expectation of your death; purchase of a will ought to be as common as purchase of insurance—and for the same reason, the protection of your loved ones. Fifty or a hundred dollars for a specialist's time could save your family no end of heartache—and headaches.

Persons who have not had prior experience with a lawyer are frequently not sure how to select one. There is no one way to do this, but good advice can usually be obtained by talking with friends and asking them to suggest a lawyer they have used and whose services were satisfactory; or consult the local Bar Association.

It is usually recommended that those who are to receive benefits under provisions of a will not be told what and how much is involved. A little mystery may contribute to respect and concern for the potential donor. "Keeping the heirs guessing" is good practice.

As a final comment, especially to parents, be careful in giving children, grandchildren, or friends most of your money prior to death with the expectation that the darlings will take care of you. Some will, some won't. Speaking frankly, money commands respect in most cases. A combination of love and prudent gifts is great!

UNIT VII. QUACKS AND FRAUDS

Topics covered in this session are:

- Avoiding quacks and con-men
- Not being the victim of crime

No reference here to **The Complete Guide to Retirement.**

The following are important points to consider in avoiding being victimized by criminals. All of this is sound advice for people of all ages.

Don't carry more money than necessary, never flash it in a store or elsewhere, and if held up, give it gladly as the price of safety.

Don't open your door to some one who knocks until you establish identification by such means as looking through a peephole in the door, by conversation, or by a note pushed under the door.

Don't give your name or any other information to unknown telephone callers.

Keep car doors locked when driving as well as when parked. Don't travel dark and lonely streets.

When away from home for a day or more, arrange to have delivery of newspapers and other items discontinued, and have some timers put on lights. On long absences arrange to have the lawn cared for.

Avoid transient merchants and door to door salesmen. Buy from established businesses. Insist on seeing proper identification of people who come to your door on their business. Even legitimate salespeople can take advantage of you. Do you really need a \$250 vacuum cleaner or a \$500 set of encyclopedias? Do you need the roof repaired or the gutters cleaned? Be careful.

Beware of proposals that you lay out your hard-earned money to purchase a franchise such as selling soap products or cosmetics. You need your money more than the swindler does.

UNIT VIII. MAINTAINING HAPPINESS

Topics covered in this session are:

- Keeping a healthy outlook on life
- Maintaining your mental—and physical—health.

Refer to Chapters 10 and 13 of **The Complete Guide to Retirement.**

The state of ones mental health is the result of three main things:

1. How you feel about yourself,
2. How you feel about other people, and
3. How you meet the ups and downs of everyday life.

When someone says, "It would be good if I could laugh more," or "I wish that I could get used to my aches and pains," that person is talking about better mental health. It's another term for enjoyment of life, peace of mind, contentment, and happiness.

To strengthen your mental health, first recognize your limitations and then make an effort to improve, much as you would recognize a broken arm and go to a doctor for help.

Mental health problems may occur at any age. Some older people have to contend with anxiety and depression. Some people imagine that they are ill when there is nothing physically wrong. One of the common causes of anxiety, imaginary illness, and depression is loneliness.

The main ingredient of good mental health is involvement with other people and with activities that are interesting and constructive. A service to another person benefits the one who gives as well as the one who receives.

Many persons have learned to use the time formerly spent on the job with new friends and activities. Opportunities are made possible by civic and church groups and senior center and clubs that are growing in number and popularity.

Be involved with people and activities.

Staying physically fit, following a good diet, and getting a regular medical check-up are ways to maintain your mental health as well as your physical well-being.

New Wrinkles on Retirement has presented ideas for your retirement. The introduction indicated there is much more information than could be included in this brief series. The Appendices which follow provide additional suggestions.

APPENDICES

APPENDIX I

SELECTED SOURCES OF INFORMATION

Atchley, Robert C. **The Social Forces in Later Life, An Introduction to Social Gerontology**, Belmont, California 94002: Wadsworth Publishing Company, 1972. (\$8.95)

--A college level text on the characteristics of aging as described by the behavioral sciences, and on social needs of older people and how these needs can be met.

Carp, Frances M. (Ed.) **Retirement**. New York: Behavioral Publications, 2852 Broadway, New York 10052, 1972. (\$16.95)

--A graduate level text that presents a comprehensive look at retirement as a transitional life stage. Chapters are written by authorities from the fields of anthropology, economics, medicine, psychiatry, psychology, and sociology.

Collins, Thomas. **The Complete Guide to Retirement**. Englewood Cliffs, New Jersey 07632: Prentice-Hall, Inc., 1970 (\$2.95)

--This is a primary reference for those who are planning for retirement and the recommended companion reading for those participating in the **New Wrinkles on Retirement** series.

Huyck, Margaret Hellie. **Growing Older--What You Need to Know About Aging**. Englewood Cliffs, New Jersey 07632: Prentice-Hall, Inc., 1974 (\$2.95)

--A survey of gerontology for a general reading audience, this book details changes that are normal as one ages.

Otte, Elmer. **Rehearse Before You Retire**. Appleton, Wisconsin 54911 (P. O. Box 107): Retirement Research, 1970. (\$2.00).

--This is a short, well-written guide for planning retirement.

Peterson, James A. **On Being Alone—AIM's Guide for Widowed Persons.** Washington, D. C. 20006 (1909 K Street, N. W.): Action for Independent Maturity, 1973. (Free to AIM members.)

—This short book helps the widowed person deal with bereavement, family relationships, financial and legal problems. It contains an excellent bibliography.

Booklets:

You, the Law, and Retirement by Virginia Lehmann, U. S. Administration on Aging. Available for 30 cents from U. S. Government Printing Office, Washington, D. C. 20402 (specify publication SRS 72-20300).

AIM'S Health Guide to Independent Living.

AIM's Legal Guide to Independent Living.

AIM's Leisure Guide to Independent Living.

AIM's Money Management Guide to Independent Living.

Single copies available free to members:

Action for Independent Maturity
1225 Connecticut Avenue
Washington, D. C. 20036

Magazines:

Dynamic Maturity (\$3.00 per year) and **Modern Maturity** (\$2.00 per year). Both available from:

NRTA-AARP
215 Long Beach Boulevard
Long Beach, California 90801

Retirement Living (\$6.75 per year) Available from:

Retirement Living
99 Garden Street
Marion, Ohio 43302

Are You Thinking About Retirement? There are 20 booklets in the RAI preretirement series. They are distributed every three months through employers to employees who are approaching retirement. The RAI program also includes a monthly newsletter, The Retirement Advisor for retired employees. Interested employers should write to Retirement Advisors, Inc. (RAI), 4 West 57th Street, New York, New York 10019, for a more complete description of the program.

APPENDIX II

PLACES TO LIVE

A RETIREMENT RESIDENCE

1. Keep your present home.
2. Build your dream house.
3. Buy into a condominium apartment.
4. Buy into a cooperative apartment.
5. Buy a trailer and park it.
6. Buy into a retirement community.
7. Rent a commercial (for profit) apartment.
8. Rent a non-profit apartment (usually special housing).
9. Rent a living area in an apartment.
10. Enter a retirement home for cooperative living.

A PLACE FOR NURSING CARE

1. Residential care home (minimum personal care).
 - a. Retirement hotel.
 - b. Family-type residence.
2. Intermediate care nursing home.
3. Skilled nursing care home.

Home viewers can purchase additional copies of the Program Notes for the New Wrinkles on Retirement series. Please use the order form below.

It is also possible, for viewers to take New Wrinkles on Retirement as an in-home continuing education course through the Independent Study division of the University of Georgia. Registrants will receive a copy of the Program Notes, a copy of the textbook for the series titled **The Complete Guide to Retirement**, and 4 Continuing Education Units. Please complete the application below:

APPLICATION FORM

Mr. Mrs. Miss	<u>(name - please print or type)</u>		<u>(social security no.)</u>
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PLEASE COMPLETE FOR THE CENTER STATISTICAL RECORD:

Education completed: high school () ; college () ; graduate work ()
 Age group: under 22 () ; 22-35 () ; 36-55 () ; over 55 ()
 Sex: male () ; female ()
 University of Georgia Alumnus: yes () ; no ()

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- () I wish to register for the continuing education program New Wrinkles on Retirement. I am enclosing my check for the registration fee if \$10.00 (Fee includes text, Program Notes, and CEU credit.)
- () Please send me _____ copies of the Program Notes for New Wrinkles on Retirement at \$1.25 each. I am enclosing my check for \$ _____.
- () I wish to register for the continuing education program New Wrinkles on Retirement, but I do not need another copy of the Program Notes. Enclosed is my check for \$8.75. (Fee includes text and CEU credit.)

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